

**FOR THE EASTERN DISTRICT OF TEXAS  
SHERMAN DIVISION**

IN RE:	§	
	§	
HARRY J. WEATHERSPOON, JR.	§	Case No. 16-41267
XXX-XX-8443	§	Chapter 13
	§	
VIOLA J. WEATHERSPOON	§	
XXX-XX-8109	§	
	§	
907 KEY ROAD	§	
SHERMAN. TX 75090	§	
	§	
DEBTORS	§	

**DEBTORS' MOTION TO APPROVE SALE OF EXEMPT REAL ESTATE AT 907 KEY  
ROAD, SHERMAN, TEXAS PURSUANT TO 11 U.S.C. § 363(b)**

**NOTICE TO PARTIES IN INTEREST**

**YOUR RIGHTS MAY BE AFFECTED BY THE RELIEF SOUGHT IN THIS PLEADING. YOU SHOULD READ THIS PLEADING CAREFULLY AND DISCUSS IT WITH YOUR ATTORNEY, IF YOU HAVE ONE IN THIS BANKRUPTCY CASE. IF YOU OPPOSE THE RELIEF SOUGHT BY THIS PLEADING, YOU MUST FILE A WRITTEN OBJECTION, EXPLAINING THE FACTUAL AND/OR LEGAL BASIS FOR OPPOSING THE RELIEF.**

**NO HEARING WILL BE CONDUCTED ON THIS MOTION UNLESS A WRITTEN OBJECTION IS FILED WITH THE CLERK OF THE UNITED STATES BANKRUPTCY COURT AND SERVED UPON THE PARTY FILING THIS PLEADING WITHIN TWENTY-ONE (21) DAYS FROM THE DATE OF SERVICE SHOWN IN THE CERTIFICATE OF SERVICE UNLESS THE COURT SHORTENS OR EXTENDS THE TIME FOR FILING SUCH OBJECTION. IF NO OBJECTION IS TIMELY SERVED AND FILED, THIS PLEADING SHALL BE DEEMED TO BE UNOPPOSED, AND THE COURT MAY ENTER AN ORDER GRANTING THE RELIEF SOUGHT. IF AN OBJECTION IS FILED AND SERVED IN A TIMELY MANNER, THE COURT WILL THEREAFTER SET A HEARING WITH APPROPRIATE NOTICE. IF YOU FAIL TO APPEAR AT THE HEARING, YOUR OBJECTION MAY BE STRICKEN. THE COURT RESERVES THE RIGHT TO SET A HEARING ON ANY MATTER.**

TO THE HONORABLE UNITED STATES BANKRUPTCY JUDGE:

NOW COMES Harry J. Weatherspoon, Jr. and Viola J. Weatherspoon ("Debtors"), requesting authorization from the Court to sell certain real property:

1.

This Motion is filed pursuant to 11 U.S.C. §363(b) and §1303, Bankruptcy Rules 6004(a), 9014 and 2002, and applicable Local Rules.

2.

Debtors own certain real property consisting of approximately 25.29 acres, out of the A. Pieratt Survey, Abstract No. 944, Grayson County, Texas, and further described on Exhibit "A" attached hereto and incorporated herein by reference for all purposes, commonly known as 907 Key Road, Sherman, Texas (the "Property"). The property has previously been determined in this case to be Debtors' principal residence and homestead, and such Property has been allowed as exempt property of Debtors pursuant to 11 U.S.C. § 522(b)(3), as no objections to the exemption of the Property as Debtors' residence and homestead were timely filed.

3.

Debtors have entered into a Contract dated March 16, 2018, to sell the Property to Christopher N. and Emily N. McRoberts ("Purchaser"), for a purchase price of \$340,000.00. The sale of the Property is in the best interest of Debtors, the estate and all entities with any interest or liens against the Property. The purchase price for the Property exceeds the total amount of all liens, claims and encumbrances and the estimated cost of sale.

4.

There is an outstanding mortgage note fully secured by a lien on 10.00 acres of the Property including the house, of approximately \$44,605.00, as of the date of Debtors' Bankruptcy Petition, now held by Ditech Financial, LLC ("Ditech"), and secured by a Texas Home Equity Security Instrument as recorded in the Official Public Records of Grayson County, Texas, in Volume 3680, Page 765; and, a Texas Home Equity Affidavit and Agreement as recorded in the Official Public Records of Grayson County, Texas in Volume 3680, Page 782. See Claim No. 19 on the Court's Claims Register, which is incorporated herein by reference for all purposes. Such note shall be paid in full from the sale proceeds. Ditech shall be required to release its lien upon receipt of the note balance.

5.

Ad Valorem Property Taxes for 2015 thru 2017, shall be collected at closing with the tax lien for such years continuing against the Property until such taxes are fully paid by Seller. All prior years property taxes have been previously paid.

6.

Ad Valorem Property taxes due on the Property for 2018 shall be prorated between Debtors and Purchaser at closing. Unless the taxes due for 2018 are actually paid to all applicable taxing authorities upon closing, the Property shall remain subject to all ad valorem tax liens until such time as the taxes are fully paid by Purchaser.

7.

Prior to the filing of Debtors' case, the Internal Revenue Service ("IRS") filed a federal tax lien against Debtors in Grayson County, Texas, as reflected in the IRS's Proof of Claim filed in this case on May 24, 2017, (the "IRS Claim"), Claim No. 6 on the Court's Claims Register, which Claim is incorporated herein by reference for all purposes. The IRS Claim states a Secured

Claim against the Property of \$60,066.40, plus accruing interest. The federal tax lien of the IRS is recorded in the Official Public Records of Grayson County, Texas, in Volume 5408, Page 487, for taxes due for 2011 and 2012 only. Upon closing of the authorized sale the lien of the IRS as recorded in Volume 5408, Page 487, of the Official Public Records of Grayson County, Texas, shall be discharged from the Exhibit "A" Property, and such lien shall not be enforceable by the IRS as to such Property for all purposes, such discharge to be evidenced by a copy of The Order Granting this Motion recorded in the Public Records of Grayson County, Texas.

8.

Upon closing of the proposed sale, the full amount of the IRS Secured Claim as filed in Debtors' case shall be paid in full.

9.

Upon entry of an Order Granting this Motion; the Property shall be sold to Purchaser free and clear of all liens, claims and encumbrances, except as otherwise provided herein, and the liens, claims and encumbrances of Ditech, the IRS and all applicable taxing authorities for ad valorem taxes shall attach to the proceeds of such sale, to the same extent, with the same priorities and the same validity as such liens, claims and encumbrances previously attached to the Property, continuing until fully paid.

10.

The pending sale of the Property is set to close on or before April 27, 2018, subject to Purchaser obtaining financing and the Court's Order on this Motion. Debtors elected to use Texas exemptions any net proceeds which result from the sale of the Debtors' homestead are conditionally exempt pursuant to The Texas Constitution, art. 16 §§50 and 51, Texas Prop. Code §§41.001-.002, from the claims of all creditors for a period of six (6) months following the receipt

of such proceeds. If the full amount of the net proceeds are not reinvested in a new homestead within six (6) months from the date of sale closing, any amount not re-invested will then be considered non-exempt property of Debtor's Bankruptcy estate. Therefore, Debtors shall hold the net proceeds in trust strictly in accordance with this Motion. The Debtors shall place the net proceeds in a segregated bank account used for no other purpose, and shall tender to the Chapter 13 Trustee the name, address, account number of such bank, along with evidence of the deposit of the net proceeds.

11.

Debtors shall not withdraw any of such funds until the Trustee has issued written consent, after first having been furnished notice from Debtors reflecting the details of any proposed withdrawal along with supporting documentation. In the event that the Trustee is unable to consent to the request, then funds may only be release upon further orders of the Court. Debtors may only use the net proceeds plus any interest that accrues after the deposit to purchase another homestead within six (6) months of the closing and funding of the sale transaction for the Property. Any remaining funds, including interest thereon, which have not been used to purchase another homestead within six (6) months from the closing and funding of the sale of the property, shall immediately be tendered to the Chapter 13 Trustee by Debtors for the benefit of the Debtors' unsecured and priority creditors unless otherwise ordered by the Court. The Debtors shall furnish all documents and receipts evidencing any distribution from the segregated account within 7 business days of disbursement.

12.

Debtors shall provide a copy of the HUD-1 Closing Statement to the Chapter 13 Trustee within ten (10) days following the date of closing.

WHEREFORE, PREMISES CONSIDERED, Debtors request that upon notice and hearing, the Court enter an Order allowing the sale of the Property as proposed herein free and clear of all liens, claims and encumbrances, and for such other and further relief as Debtors may be justly entitled.

Respectfully submitted,

GARY J. CAMPBELL & ASSOCIATES, P.C.

By: 

GARY J. CAMPBELL

State Bar I.D. No. 03702500

P.O. Box 758

Sherman, Texas 75091-0758

(903) 868-0545

FAX: (800) 641-9045

ATTORNEY FOR DEBTORS

#### CERTIFICATE OF SERVICE

The undersigned hereby certifies that a copy of Debtor's Motion to Sell Real Estate was served upon all creditors and parties in interest as listed in the attached Master Mailing List as constituted by the Court at the time of service and all attorneys or others requesting notice, as listed below, by electronic means for those registered with the Court to receive electronic notice, otherwise by United States first-class mail, postage prepaid, this 27 day of March, 2018.

**Debtor:**

Mr. & Mrs. Harry J. Weatherspoon, Jr.  
907 Key Road  
Sherman, TX 75090

**Chapter 13 Trustee:**

Carey D. Ebert  
Standing Chapter 13 Trustee  
P.O. Box 941166  
Plano, TX 75094-1166

**Attorneys Requesting Notice:**

Melissa L. Palo  
Linebarger Goggan Blair & Sampson, LLP  
2777 N. Stemmons Freeway, Suite 1000  
Dallas, TX 75207

Shapiro Schwartz, LLP  
13105 Northwest Freeway  
Suite 1200  
Houston, TX 77040

Michael Weems  
Hughes, Watters & Askanase, LLP  
1201 Louisiana, 28<sup>th</sup> Floor  
Houston, TX 77002

**Creditors Requesting Notice:**

Synchrony Bank  
c/o Recovery Management Systems Corporation  
25 SE 2<sup>nd</sup> Avenue, Suite 1120  
Miami, FL 33131-1605

**Attorney for IRS:**

Ruth Harris Yeager  
Assistant U.S. Attorney  
Eastern District of Texas  
110 N. College, Suite 700  
Tyler, Texas 75072

**Purchaser:**

Christopher & Emily McRoberts  
3403 Red Bird Lane  
Grapevine, Tx 76051

**Title Company:**

Red River Title Company  
421 N. Crockett St  
Sherman, TX 75090

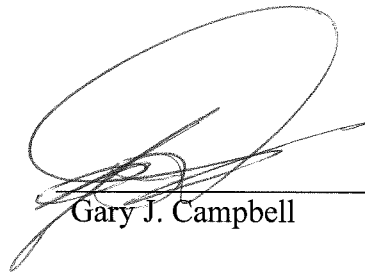
**Real Estate Agent for Seller:**

Linda Cook  
ERA Realty  
2731 W. Morton  
Suite 101  
Denison, Texas, 75020  
[lindacook29@yahoo.com](mailto:lindacook29@yahoo.com)


**Real Estate Agent for Purchaser:**

Alisa Runge  
150 N. Nolen Dr.

Southlake, TX 76092  
[alisarunge@gmail.com](mailto:alisarunge@gmail.com)

A handwritten signature in black ink, appearing to read "Gary J. Campbell", is written over a horizontal line.

Gary J. Campbell

Handwritten initials "mb" in black ink, positioned above a horizontal line.

Legal Assistant

0066421

## Exhibit "A"

Situated in the County of Grayson, State of Texas, being a part of the A. Pieratt Survey, Abstract No. 944, and being part of the 37 acre tract of land as purchased from J. C. Flowers et ux by deed dated December 18, 1911, as recorded in Volume 213, Page 588, Deed Records, Grayson County, Texas, and being more particularly described by metes and bounds as follows, to-wit:

BEGINNING at a 1/2 inch steel rod maintaining the Northernmost Northwest corner of the herein described tract of land, same being the Northwest corner of a 19 1/2 acre tract of land as purchased from J. C. Flowers et ux by deed dated December 18, 1911, as recorded in Volume 213, Page 588, Deed Records, Grayson County, Texas, and further being the Northwest corner of Lot No. 5, subdivisional survey for the heirs of C. C. Scott, deceased;

THENCE South 77 deg. 29 min. 48 sec. East with a fence maintaining a North line to said 37 acre tract, a distance of 733.91 ft. to a steel rod in the East line of the Pieratt Survey;

THENCE South 12 deg. 25 min. 43 sec. West with the East line of the Pieratt Survey, a distance of 89.61 ft. to an angle point;

THENCE South 12 deg. 07 min. West, continuing with the East line of said Pieratt Survey, a distance of 262.78 ft. to a steel rod;

THENCE South 12 deg. 48 min. 08 sec. West with the East line of the Pieratt Survey common to the West line of the L. D. Henderson Survey, at 218.79 ft. passing the Southwest corner of the Henderson Survey, now with the center of a public road, a total distance of 991.32 ft. to a nail in the center of a bridge marking the intersection of the center line of said public road and the center of a creek;

THENCE in a West and North direction with the center of said creek, the following calls and distances:

North 47 deg. 44 min. 54 sec.	West a distance of 60.21 ft.;
North 00 deg. 54 min. 48 sec.	East a distance of 41.60 ft.;
North 86 deg. 34 min. 49 sec.	West a distance of 31.02 ft.;
South 22 deg. 34 min. 42 sec.	West a distance of 107.24 ft.;
North 68 deg. 11 min. 29 sec.	West a distance of 47.94 ft.;
North 35 deg. 21 min. 22 sec.	West a distance of 32.85 ft.;
North 08 deg. 24 min. 37 sec.	West a distance of 25.76 ft.;
North 41 deg. 51 min. 51 sec.	West a distance of 50.23 ft.;
North 55 deg. 52 min. 52 sec.	West a distance of 28.00 ft.;
South 57 deg. 19 min. 00 sec.	West a distance of 55.75 ft.;
South 12 deg. 02 min. 08 sec.	West a distance of 31.40 ft.;
South 45 deg. 57 min. 14 sec.	West a distance of 28.63 ft.;
South 83 deg. 52 min. 51 sec.	West a distance of 35.42 ft.;

Recorders Memo

Some portions of this  
Document may not be  
clearly legible.

0000000944

114-0000

0066421

## Exhibit "A" (continued)

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2  
8  
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80  
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9  
4  
5

North 66 deg. 19 min. 10 sec. West a distance of 90.02 ft.;  
 South 74 deg. 27 min. 48 sec. West a distance of 32.20 ft.;  
 South 52 deg. 24 min. 34 sec. West a distance of 70.89 ft.;  
 South 80 deg. 45 min. 42 sec. West a distance of 48.38 ft.;  
 North 06 deg. 33 min. 20 sec. East a distance of 74.98 ft.;  
 North 32 deg. 12 min. 12 sec. West a distance of 40.97 ft.;  
 North 70 deg. 53 min. 53 sec. West a distance of 108.79 ft.;  
 North 61 deg. 39 min. 33 sec. West a distance of 115.83 ft.;  
 North 36 deg. 51 min. 49 sec. West a distance of 66.64 ft.;  
 North 15 deg. 07 min. 36 sec. West a distance of 78.93 ft.;  
 North 25 deg. 13 min. 22 sec. East a distance of 78.79 ft.;  
 North 52 deg. 09 min. 43 sec. East a distance of 57.56 ft.;  
 North 89 deg. 57 min. 10 sec. East a distance of 119.89 ft.;  
 North 02 deg. 56 min. 34 sec. East a distance of 9.42 ft.;  
 North 35 deg. 23 min. 39 sec. West a distance of 126.93 ft.;  
 North 09 deg. 29 min. 51 sec. West a distance of 29.55 ft.;  
 North 26 deg. 30 min. 39 sec. East a distance of 108.35 ft.;  
 North 05 deg. 32 min. 18 sec. West a distance of 69.60 ft.;  
 North 55 deg. 02 min. 39 sec. West a distance of 92.06 ft.;  
 North 32 deg. 07 min. 54 sec. West a distance of 103.65 ft.;  
 North 15 deg. 36 min. 07 sec. West a distance of 199.87 ft.;  
 THENCE South 88 deg. 42 min. 23 sec. East a distance of 258.02 ft. to an old  
 dead tree maintaining an old corner in the aforesaid 29 1/2 acre tract of land;  
 THENCE North 11 deg. 17 min. 32 sec. East with an old fence line, a distance  
 of 406.37 ft. to the place of beginning and containing 25.9574 acres of land.

Noted by:

10:34

Recorders Memo  
 Some portions of this  
 Document may not be  
 clearly legible.

Label Matrix for local noticing  
0540-4  
Case 16-41267  
Eastern District of Texas  
Sherman  
Tue Mar 27 10:42:08 CDT 2018

CitiMortgage, Inc.  
P.O. Box 6030  
Sioux Falls, SD 57117-6030

Ally Bank  
PO Box 130424  
Roseville MN 55113-0004

Ally Financial  
PO Box 380901  
Minneapolis, MN 55438-0901

Amazon/ Synchrony Bank  
Attn: Bankruptcy Department  
PO Box 965060  
Orlando, FL 32896-5060

American Eagle Outfitters / Synchrony  
Attn: Bankruptcy Department  
PO Box 965060  
Orlando, FL 32896-5060

American Express Centurion Bank  
P.O. Box 297879  
Fort Lauderdale, FL 33329-7879

American Express Centurion Bank  
c/o Becket and Lee LLP  
PO Box 3001  
Malvern PA 19355-0701

Belk / Synchrony Bank  
Attn: Bankruptcy Department  
PO Box 965060  
Orlando, FL 32896-5060

Bridgecrest Credit Company, LLC  
PO Box 29018  
Phoenix, AZ 85038-9018

Bridgecrest Formerly Drivetime  
P.O. Box 29018  
Phoenix, AZ 85038-9018

CITIMORTGAGE, INC.  
Hughes, Watters and Askanase, LLP  
1201 Louisiana, 28th Floor  
Houston, TX 77002-5607

Caliber Home Loans  
13801 Wireless Way  
Oklahoma City, OK 73134-2500

Caliber Home Loans  
PO Box 24610  
Oklahoma City, OK 73124-0610

Gary J. Campbell  
Gary J. Campbell & Associates, P.C.  
320 North Travis, Suite 207  
P.O. Box 758  
Sherman, TX 75091-0758

Capital One NA  
c/o Becket and Lee LLP  
PO Box 3001  
Malvern PA 19355-0701

Chase Corporation  
16861 Bernardo Center Dr.  
San Diego, CA 92128-2503

ChexSystems  
Attn: Consumer Relations  
7805 Hudson Road, Suite 100  
Woodbury, MN 55125-1703

Citi Mortgage  
Attn: Consumer Default  
1000 Technology Drive  
O Fallon, MO 63368-2240

CitiMortgage, Inc.  
P.O. Box 790005  
Saint Louis, MO 63179-0005

Dillard's / Wells Fargo Bank, N.A.  
PO Box 10347  
Des Moines, IA 50306-0347

Ditech Financial LLC  
Barrett Daffin Frappier Turner & Engle,  
4004 Beltline Rd. Ste 100  
Addison, TX 75001-4320

Ditech Financial LLC fka Green Tree Servicin  
P.O. Box 6154  
Rapid City, South Dakota 57709-6154

Ditech Financial, LLC  
PO Box 44265  
Jacksonville, FL 32231-4265

Abbey U. Dreher  
Barrett Daffin Frappier Turner & Engel  
4004 Beltline Road, Suite 100  
Addison, TX 75001-4320

Keri P. Ebeck  
Bernstein-Burkley  
707 Grant Street  
Suite 2200 Gulf Tower  
Pittsburgh, PA 15219-1945

Carey D. Ebert  
P. O. Box 941166  
Plano, TX 75094-1166

Equifax Credit Information Systems, Inc.  
P.O. Box 740241  
Atlanta, GA 30374-0241

Experian  
P.O. Box 2002  
Allen, TX 75013-2002

Frisco Spine, PA  
1700 FM 544, Ste. 100  
Lewisville, TX 75056-4686

Grayson County  
Linebarger Goggan Blair & Sampson LLP  
c/o Melissa L. Palo  
2777 N. Stemmons Freeway  
Suite 1000  
Dallas, Tx 75207-2328

Internal Revenue Service  
Centralized Insolvency Operation  
P.O. Box 7346  
Philadelphia, PA 19101-7346

Katherine Jan Stone  
205 S. King  
Tom Bean, TX 75489

Linebarger Goggan Blair  
and Sampson, LLP  
115 E. Lamar Street  
Sherman, TX 75090-7106

Office of the Attorney General  
of the United States  
950 Pennsylvania Avenue, NW  
Washington, DC 20530-0001

Quantum3 Group LLC as agent for  
CP Medical LLC  
PO Box 788  
Kirkland, WA 98083-0788

Sam's Club/ Synchrony Bank  
Attn: Bankruptcy Department  
PO Box 965060  
Orlando, FL 32896-5060

TeleCheck Services, Inc.  
5251 Westheimer  
Houston, TX 77056-5416

TransUnion Consumer Solutions  
P.O. Box 2000  
Chester, PA 19016-2000

United Revenue Corp  
204 Billings, Suite 120  
Arlington, TX 76010-2495

Grayson County  
c/o Melissa Palo  
Linebarger Goggan Blair & Sampson, LLP  
2777 N Stemmons Freeway Suite 1000  
Dallas, TX 75207-2328

(p) INTERNAL REVENUE SERVICE  
CENTRALIZED INSOLVENCY OPERATIONS  
PO BOX 7346  
PHILADELPHIA PA 19101-7346

Khol's / Capital One Bank, N.A.  
PO Box 3043  
Milwaukee, WI 53201-3043

Lowe's / Synchrony Bank  
Attn: Bankruptcy Department  
PO Box 965060  
Orlando, FL 32896-5060

Melissa L. Palo  
2777 N. Stemmons Freeway, Suite 1000  
Dallas, TX 75207-2328

Recovery Management Systems Corporation  
25 S.E. Second Avenue  
Suite 1120  
Miami, FL 33131-1605

Kirk A. Schwartz  
Shapiro Schwartz, LLP  
13105 Northwest Fwy  
Suite 1200  
Houston, TX 77040-6355

Texoma Emergency Physicians  
PO Box 8775  
Fort Worth, TX 76124-0775

U.S. Attorney General  
Department of Justice  
Main Justice Building  
10th & Constitution Ave., NW  
Washington, DC 20530-0001

United States Department of Justice  
Office of the U.S. Trustee  
300 Plaza Tower  
110 N. College  
Tyler, TX 75702-7231

Grayson County Tax Assessor/Collector  
P.O. Box 2107  
Sherman, TX 75091-2107

(p) JEFFERSON CAPITAL SYSTEMS LLC  
PO BOX 7999  
SAINT CLOUD MN 56302-7999

Jeffrey B. Lewis  
Robertson Anschutz Vettors  
1500 CityWest Blvd, Suite 700  
Houston, TX 77042-2558

MIDLAND FUNDING LLC  
PO BOX 2011  
WARREN, MI 48090-2011

(p) PORTFOLIO RECOVERY ASSOCIATES LLC  
PO BOX 41067  
NORFOLK VA 23541-1067

Recovery Management Systems Corporation  
25 S.E. 2nd Avenue, Suite 1120  
Miami, FL 33131-1605

Sears Credit Cards / Citi Bank  
PO Box 6282  
Sioux Falls, SD 57117-6282

Texoma Medical Center  
PO Box 31001-0827  
Pasadena, CA 91110-0827

US Trustee  
Office of the U.S. Trustee  
110 N. College Ave.  
Suite 300  
Tyler, TX 75702-7231

Harry J. Weatherspoon Jr.  
907 Key Road  
Sherman, TX 75090-7558

Viola J. Weatherspoon  
907 Key Road  
Sherman, TX 75090-7558

Michael Weems  
Hughes Watters Askanase  
333 Clay, 29th Floor  
Houston, TX 77002-2571

Wells Fargo Bank, N.A.  
PO Box 10438  
Des Moines, IA 50306-0438

Wescom Credit Union  
5601 E. La Palma Ave.  
Anaheim, CA 92807-2109

Wescom Credit Union  
PO Box 7027  
Pasadena, CA 91109-7027

Zwicker and Associates, P.C.  
1 Chisolm Trail, Suite 301  
Round Rock, TX 78681-5109

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

Internal Revenue Service  
Special Procedures Branch  
1100 Commerce Street  
M/S 5004 DAL  
Dallas, TX 75242

JEFFERSON CAPITAL SYSTEMS LLC  
PO Box 7999  
St Cloud MN 56302

(d)Jefferson Capital Systems LLC  
PO Box 7999  
St Cloud, MN 56302-9617

Portfolio Recovery Associates, LLC  
POB 41067  
Norfolk VA 23541

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(d)Caliber Home Loans, Inc.  
13801 Wireless Way  
Oklahoma City, OK 73134-2500

(d)Carey D. Ebert  
P. O. Box 941166  
Plano, TX 75094-1166

(d)Internal Revenue Service  
Centralized Insolvency Operation  
P.O. Box 7346  
Philadelphia, PA 19101-7346

End of Label Matrix  
Mailable recipients 65  
Bypassed recipients 3  
Total 68